

**State:** Arkansas **Filing Company:** AXA Equitable Life Insurance Company  
**TOI/Sub-TOI:** H111 Individual Health - Disability Income/H111.004 Other  
**Product Name:** Address Change Endorsement  
**Project Name/Number:** Address Change Endorsement/AMD-141-EQ

## Filing at a Glance

Company: AXA Equitable Life Insurance Company  
 Product Name: Address Change Endorsement  
 State: Arkansas  
 TOI: H111 Individual Health - Disability Income  
 Sub-TOI: H111.004 Other  
 Filing Type: Form  
 Date Submitted: 08/07/2012  
 SERFF Tr Num: UNUM-128620150  
 SERFF Status: Closed-Approved-Closed  
 State Tr Num:  
 State Status: Approved-Closed  
 Co Tr Num: AMD-141-EQ  
 Implementation: 02/01/2013  
 Date Requested:  
 Author(s): Sandy Kirkman  
 Reviewer(s): Rosalind Minor (primary)  
 Disposition Date: 08/09/2012  
 Disposition Status: Approved-Closed  
 Implementation Date:

State Filing Description:

**State:** Arkansas **Filing Company:** AXA Equitable Life Insurance Company  
**TOI/Sub-TOI:** H111 Individual Health - Disability Income/H111.004 Other  
**Product Name:** Address Change Endorsement  
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## General Information

Project Name: Address Change Endorsement  
Project Number: AMD-141-EQ  
Requested Filing Mode: Review & Approval  
Explanation for Combination/Other:  
Submission Type: New Submission  
Overall Rate Impact:

Status of Filing in Domicile: Pending  
Date Approved in Domicile:  
Domicile Status Comments:  
Market Type: Individual  
Individual Market Type:  
Filing Status Changed: 08/09/2012  
State Status Changed: 08/09/2012  
Created By: Sandy Kirkman  
Corresponding Filing Tracking Number:

Deemer Date:  
Submitted By: Sandy Kirkman

### Filing Description:

Please refer to the filing cover letter under the Supporting Documentation tab for a detailed description of this filing.

## Company and Contact

### Filing Contact Information

Sandy Kirkman, Senior Contract Consultant skirkman@unum.com  
One Fountain Square 423-294-8981 [Phone]  
Chattanooga, TN 37402

### Filing Company Information

AXA Equitable Life Insurance Company	CoCode: 62944	State of Domicile: New York
18 Chestnut Street	Group Code: 968	Company Type: L&H
Worcester, MA 01608	Group Name:	State ID Number:
(774) 437-5135 ext. [Phone]	FEIN Number: 13-5570651	

## Filing Fees

Fee Required?	Yes
Fee Amount:	\$50.00
Retaliatory?	No
Fee Explanation:	\$50.00 - policy endorsement
Per Company:	No

Company	Amount	Date Processed	Transaction #
AXA Equitable Life Insurance Company	\$50.00	08/07/2012	61469903

<b>SERFF Tracking #:</b>	UNUM-128620150	<b>State Tracking #:</b>		<b>Company Tracking #:</b>	AMD-141-EQ
<b>State:</b>	Arkansas	<b>Filing Company:</b>	AXA Equitable Life Insurance Company		
<b>TOI/Sub-TOI:</b>	H111 Individual Health - Disability Income/H111.004 Other				
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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Rosalind Minor	08/09/2012	08/09/2012

<b>State:</b>	Arkansas	<b>Filing Company:</b>	AXA Equitable Life Insurance Company
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<b>Product Name:</b>	Address Change Endorsement		
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## Disposition

Disposition Date: 08/09/2012

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification	Approved-Closed	Yes
Supporting Document	Application	Approved-Closed	Yes
Supporting Document	Health - Actuarial Justification	Approved-Closed	Yes
Supporting Document	Outline of Coverage	Approved-Closed	Yes
Supporting Document	Cover Letter	Approved-Closed	Yes
Form	Address Change Endorsement	Approved-Closed	Yes

<b>State:</b>	Arkansas	<b>Filing Company:</b>	AXA Equitable Life Insurance Company
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## Form Schedule

Lead Form Number: AMD-141-EQ							
Item No.	Schedule Item Status	Form Number	Form Type	Form Name	Action/ Action Specific Data	Readability Score	Attachments
1	Approved-Closed 08/09/2012	AMD-141-EQ	POLA	Address Change Endorsement	Initial:	50.700	AMD-141-EQ.pdf

### Form Type Legend:

<b>ADV</b>	Advertising	<b>AEF</b>	Application/Enrollment Form
<b>CER</b>	Certificate	<b>CERA</b>	Certificate Amendment, Insert Page, Endorsement or Rider
<b>DDP</b>	Data/Declaration Pages	<b>FND</b>	Funding Agreement (Annuity, Individual and Group)
<b>MTX</b>	Matrix	<b>NOC</b>	Notice of Coverage
<b>OTH</b>	Other	<b>OUT</b>	Outline of Coverage
<b>PJK</b>	Policy Jacket	<b>POL</b>	Policy/Contract/Fraternal Certificate
<b>POLA</b>	Policy/Contract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider	<b>SCH</b>	Schedule Pages

## AXA EQUITABLE LIFE INSURANCE COMPANY

Disability Income Administration Center  
Worcester, Massachusetts 01608

### ADDRESS CHANGE ENDORSEMENT

Endorsement Date: **[February 2013]**

This endorsement is made part of the policy, contract or certificate as of the Endorsement Date. It should be attached to and kept with the policy, contract or certificate.

The following address as it may appear on the face page or within the text of the policy, contract or certificate is ***deleted:***

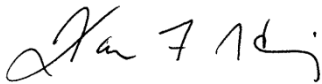
**18 Chestnut Street**  
Worcester, MA 01608

The following address is ***substituted:***

**1 Mercantile Street**  
Worcester, MA 01608

You should continue to use the same telephone numbers as before to make requests, ask questions or otherwise receive service under the policy, contract or certificate unless we have asked you to use different ones.

In all other respects, the terms and provisions of the policy, contract or certificate remain unchanged and in full force and effect.



Vice President and Secretary

<b>State:</b>	Arkansas	<b>Filing Company:</b>	AXA Equitable Life Insurance Company
<b>TOI/Sub-TOI:</b>	H111 Individual Health - Disability Income/H111.004 Other		
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## Supporting Document Schedules

		Item Status:	Status Date:
Satisfied - Item:	Flesch Certification	Approved-Closed	08/09/2012
Comments:			
Attachment(s):			
EQ Readability Certification .pdf			

		Item Status:	Status Date:
Bypassed - Item:	Application	Approved-Closed	08/09/2012
Bypass Reason:	N/A		
Comments:			

		Item Status:	Status Date:
Bypassed - Item:	Health - Actuarial Justification	Approved-Closed	08/09/2012
Bypass Reason:	N/A		
Comments:			

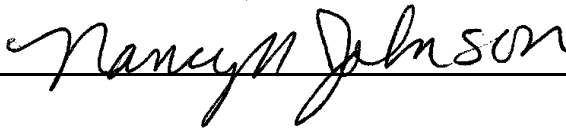
		Item Status:	Status Date:
Bypassed - Item:	Outline of Coverage	Approved-Closed	08/09/2012
Bypass Reason:	N.A		
Comments:			

		Item Status:	Status Date:
Satisfied - Item:	Cover Letter	Approved-Closed	08/09/2012
Comments:			
Attachment(s):			
EQ Cover Letter -AR.pdf			

## CERTIFICATE OF READABILITY

The forms listed below meet the objective standards of the Policy Language and Simplification Act or the Easy to Read Life and Health Insurance Act, whichever is applicable.

<u>Form</u>	<u>Flesch Score</u>
AMD-141-EQ	50.7

Prepared by: 

Title: Nancy H. Johnson  
VP, Contract Compliance and Filing



August 7, 2012

Arkansas Insurance Department  
1200 West Third Street  
Little Rock, AR 72201

**RE: AXA Equitable Life Insurance Company**  
FEIN: 13-5570651, NAIC: 968-62944  
Endorsement Form: AMD-141-EQ

Enclosed please find an address change endorsement for your review and approval. Our Disability Income Administration Center will be relocating to a new Worcester address during the first quarter of 2013. Please note that our new address is only two blocks from our current location and the zip code will remain the same.

We no longer issue new business but wish to mail endorsement form AMD-141-EQ to all existing policyholders for this closed block of business advising them of our new Worcester address. It is our intention to mail the endorsement shortly after our move is complete.

If you have any questions or require further information, please feel free to contact me.

Thank you for your time and consideration of our filing.

Sincerely,



Sandra D. Kirkman  
Senior Contract Consultant  
[skirkman@unum.com](mailto:skirkman@unum.com)  
Phone: 423-294-8981